Case 25-10844 Doc 4 Filed 02/28/25 Entered 02/28/25 16:33:10 Desc Main Check as directed in lines 17 and 21: Fill in this information to identify your case: According to the calculations required by this Statement: Debtor 1 **Jorge Figueroa** First Name Middle Name Last Name ☐ 1. Disposable income is not determined. under 11 U.S.C. § 1325(b)(3). Debtor 2 (Spouse, if filing) ✓ 2. Disposable income is determined Middle Name First Name Last Name under 11 U.S.C. § 1325(b)(3). **Eastern District of Pennsylvania** United States Bankruptcy Court for the: igspace 3. The commitment period is 3 years. Case number 4. The commitment period is 5 years. (if known) Check if this is an amended filing Official Form 122C-1 Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period 10/19 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). Part 1: Calculate Your Average Monthly Income What is your marital and filing status? Check one only. Not married. Fill out Column A, lines 2-11. ☐ Married. Fill out both Columns A and B, lines 2-11. Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space. Column B Column A Debtor 1 Debtor 2 or non-filing spouse Your gross wages, salary, tips, bonuses, overtime, and commissions (before all \$6,860.65 payroll deductions). **Alimony and maintenance payments.** Do not include payments from a spouse. \$0.00 All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed \$0.00 on line 3. Net income from operating a business, profession, or farm Debtor 1 Debtor 2 \$4,831.86 \$0.00 Gross receipts (before all deductions) \$5,027.78 \$0.00 Ordinary and necessary operating expenses (\$195.92)Copy \$0.00 Net monthly income from a business, profession, or farm (\$195.92)6. Net income from rental and other real property Debtor 1 Debtor 2

Gross receipts (before all deductions)

Ordinary and necessary operating expenses

Net monthly income from rental or other real property

\$0.00

\$0.00

\$0.00

Copy

\$0.00

\$0.00

\$0.00

\$0.00

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Debtor 1 Jorge Description Page 2 of First Name Middle Name Last Name Case number (if known)

|   | Column A Debtor 1        | Column B Debtor 2 or non-filing spouse |                |
|---|--------------------------|--|----------------|
| 7. Interest, dividends, and royalties   | \$0.00                   |  | _              |
| 8. Unemployment compensation  | \$0.00                   |  |                |
| Do not enter the amount if you contend that the amount received was a benefit under   |                          |  |                |
| the Social Security Act. Instead, list it here:   |                          |  |                |
| For you   |                          |  |                |
| For your spouse   |                          |  |                |
| 9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title. | \$0.00                   |  |                |
| 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.   |                          |  |                |
|   |                          |  |                |
| Total amounts from separate pages, if any.  | +                        | +                                      |                |
| 11. Calculate your total average monthly income. Add lines 2 through 10 for each  | \$6,664.73               | +                                      | = \$6,664.73   |
| column. Then add the total for Column A to the total for Column B.  |                          |  | Total average  |
|   |                          |  | monthly income |
| Part 2: Determine How to Measure Your Deductions from Income  |                          |  |                |
| 12. Copy your total average monthly income from line 11.  |                          |  | \$6,664.73     |
| 13. Calculate the marital adjustment. Check one:  |                          |  |                |
| ☑ You are not married. Fill in 0 below.   |                          |  |                |
| ☐ You are married and your spouse is filing with you. Fill in 0 below.  |                          |  |                |
| You are married and your spouse is not filing with you.   |                          |  |                |
| Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid your dependents, such as payment of the spouse's tax liability or the spouse's support of dependents.   |                          |  |                |
| Below, specify the basis for excluding this income and the amount of income devoted to additional adjustments on a separate page.   | o each purpose. If neces | ssary, list                            |                |
| If this adjustment does not apply, enter 0 below.   |                          |  |                |
|   |                          |  |                |
|   |                          |  |                |
|   |                          |  |                |
| Total   | \$0.00 Cop               | y here. $ ightarrow$ -                 | \$0.00         |
| 14. Your current monthly income. Subtract the total in line 13 from line 12.  |                          |  | \$6,664.73     |

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| Debtor 1           | Jorge  |  | D <b>egume</b> nt         | Page 3 of 11  | Case number (if known)  |                             |
|--------------------|--|--|---------------------------|---|---|-----------------------------|
|                    | First Name                                     | Middle Name  | Last Name                 |   |   |                             |
| 15. Calculate      | e your current mon                             | thly income for the yea  | r. Follow these steps     | :   |   |                             |
| 15a. Co            | ppy line 14 here $\longrightarrow$ .           |  |                           |   |   | \$6,664.73                  |
| Mul                | Itiply line 15a by 12                          | (the number of months  | in a year).               |   |   | <b>x</b> 12                 |
| 15b. Th            | e result is your curre                         | ent monthly income for   | the year for this part    | of the form   |   | \$79,976.76                 |
| 16. Calculate      | e the median family                            | income that applies to   | you. Follow these s       | teps:   |   |                             |
| 16a. Fil           | I in the state in whicl                        | h you live.  | <u>!</u>                  | Pennsylvania_   |   |                             |
| 16b. Fil           | I in the number of pe                          | eople in your household  | i                         | 1   |   |                             |
| 16c. Fill          | I in the median famil                          | y income for your state  | and size of househol      | d   |   | \$65,737.00                 |
|                    |  | ole median income amo<br>n. This list may also be a                        |                           | the link specified in the se<br>ruptcy clerk's office.          | eparate   |                             |
| 17. <b>How do</b>  | the lines compare?                             |  |                           |   |   |                             |
|                    | U.S.C. § 1325(b)                               | (3). Go to Part 3. Do NO   | OT fill out Calculation   | of Your Disposable Incom  |   |                             |
| 17b. 🛚             | 1325(b)(3). <b>Go to</b>                       | than line 16c. On the to<br>Part 3 and fill out Caloncome from line 14 abo | culation of Your Disp     | rm, check box 2, <i>Disposal</i><br>cosable Income (Official Fo | ble income is determined under<br>orm 122C-2). On line 39 of that | 11 U.S.C. § form, copy your |
| Part 3: Cal        | culate Your Com                                | nmitment Period Ur   | nder 11 U.S.C. §13        | 325(b)(4)   |   |                             |
| 18. <b>Copy yo</b> | ur total average mo                            | onthly income from line  | 11                        |   |   | \$6,664.73                  |
| calculatin         |  |  |                           | use is not filing with you, and ou to deduct part of your s     |   |                             |
| 19a. If the        | e marital adjustment                           | does not apply, fill in 0  | on line 19a               |   |   | - \$0.00                    |
| 19b. <b>Sub</b> t  | ract line 19a from li                          | ne 18.   |                           |   |   | \$6,664.73                  |
| 20. Calculate      | e your current mon                             | thly income for the yea  | r. Follow these steps     | i.  |   |                             |
| 20a Conv           | line 19h                                       |  |                           |   |   | \$6,664.73                  |
|                    |  | er of months in a year).   |                           |   |   | x 12                        |
|                    |  | . ,  |                           |   |   |                             |
| 20b. The re        | esult is your current                          | monthly income for the   | year for this part of the | he form.  |   | \$79,976.76                 |
| 20c. Copy          | the median family in                           | ncome for your state and   | d size of household fi    | rom line 16c  |   | \$65,737.00                 |
| 21. <b>How do</b>  | the lines compare?                             |  |                           |   |   |                             |
| The co             | Ob is less than line 2<br>Commitment period is | 20c. Unless otherwise o 3 years. Go to Part 4.                             | rdered by the court, o    | on the top of page 1 of this                                    | form, check box 3,  |                             |
|                    |  | qual to line 20c. Unless<br>nent period is 5 years. C                      |                           | y the court, on the top of p                                    | age 1 of this form,   |                             |
| Part 4: Sig        | n Below  |  |                           |   |   |                             |
| By signing         | g here, under penalt                           | y of perjury I declare that  | at the information on     | this statement and in any                                       | attachments is true and correct.                                  |                             |
| <b>X</b> /         | s/ Jorge Figueroa                              | a  |                           |   |   |                             |
| _                  | gnature of Debtor 1                            | <del>-</del>   |                           |   |   |                             |
|                    |  |  |                           |   |   |                             |

If you checked 17a, do NOT fill out or file Form 122C-2.

Date 02/28/2025 MM/ DD/ YYYY

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Case 25-10844 Doc 4 Filed 02/28/25 Entered 02/28/25 16:33:10 Desc Main Fill in this information to identify your case: **Figueroa** Debtor 1 Jorge First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name **Eastern District of Pennsylvania** United States Bankruptcy Court for the: Check if this is an Case number (if known) amended filing Official Form 122C-2 Chapter 13 Calculation of Your Disposable Income 04/22 To fill out this form, you will need your completed copy of Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period (Official Form 122C-1). Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). Part 1 Calculate Your Deductions from Your Income The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office. Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 122C-1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 122C-1. If your expenses differ from month to month, enter the average expense. Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases. 5. The number of people used in determining your deductions from income Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household. **National Standards** You must use the IRS National Standards to answer the questions in lines 6-7. 6. Food, clothing, and other items: Using the number of people you entered in line 5 and the IRS National \$808.00 Standards, fill in the dollar amount for food, clothing, and other items. 7. Out-of-pocket health care allowance: Using the number of people you entered in line 5 and the IRS National Standards, fill in the

dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your actual expenses are higher

than this IRS amount, you may deduct the additional amount on line 22.

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| ebtor 1 | Jorge      |             | D <b>egume</b> nt | Page 5 of 11 | Case number (if known) |  |
|---------|------------|-------------|-------------------|--------------|------------------------|--|
|         | First Name | Middle Name | Last Name         |              | ,                      |  |

| amount listed for your county for insurance a and utilities – Mortgage or rent expenses: g the number of people you entered in line 5, I for your county for mortgage or rent expense average monthly payment for all mortgages a home.  alculate the total average monthly payment, a actually due to each secured creditor in the 6 ruptcy. Next divide by 60.  The of the creditor  9b. Total average monthly payment ortgage or rent expense.  act line 9b (total average monthly payment) frumber is less than \$0, enter \$0.  In that the U.S. Trustee Program's division of lation of your monthly expenses, fill in any and the county of the cou | fill in the dollar amount les.  and other debts secured by add all amounts that are 60 months after you file for  Average monthly payment  \$2,959.00  + \$2,959.00  rom line 9a (mortgage or rent of the IRS Local Standard for   | Copy - \$: expense). If housing is incorred   | 2,959.00 Repeat this amount on line 33a.  \$0.00 Copy here →  | \$0.00<br>\$0.00                       |
|--|--|---|---|--|
| g the number of people you entered in line 5, I for your county for mortgage or rent expenses average monthly payment for all mortgages a home.  Alculate the total average monthly payment, a factually due to each secured creditor in the 6 ruptcy. Next divide by 60.  The of the creditor  9b. Total average monthly payment ortgage or rent expense.  act line 9b (total average monthly payment) from the fact of the creditor ortgage or rent expense.  act line 9b (total average monthly payment) from the fact of the creditor ortgage or rent expense.   | fill in the dollar amount less.  and other debts secured by add all amounts that are 60 months after you file for  Average monthly payment  \$2,959.00  +  \$2,959.00  | Copy<br>here → - \$   | <b>2,959.00</b> Repeat this amount on line 33a.   | \$0.00                                 |
| and utilities – Mortgage or rent expenses: g the number of people you entered in line 5, I for your county for mortgage or rent expense average monthly payment for all mortgages a home.  Alculate the total average monthly payment, a factually due to each secured creditor in the 6 ruptcy. Next divide by 60.  The of the creditor   | fill in the dollar amount les. and other debts secured by add all amounts that are 50 months after you file for  Average monthly payment  \$2,959.00  +  |   | Repeat this amount  |  |
| and utilities – Mortgage or rent expenses: g the number of people you entered in line 5, I for your county for mortgage or rent expense average monthly payment for all mortgages a home.  alculate the total average monthly payment, a actually due to each secured creditor in the 6 ruptcy. Next divide by 60.  me of the creditor   | fill in the dollar amount les. and other debts secured by add all amounts that are 60 months after you file for  Average monthly payment   | <u>\$</u>   | <u>51,289.00</u>  |  |
| and utilities – Mortgage or rent expenses: g the number of people you entered in line 5, I for your county for mortgage or rent expense average monthly payment for all mortgages a home.  alculate the total average monthly payment, a actually due to each secured creditor in the 6 ruptcy. Next divide by 60.  me of the creditor   | fill in the dollar amount les. and other debts secured by add all amounts that are 60 months after you file for  Average monthly payment   | <u>\$</u>   | <u>51,289.00</u>  |  |
| and utilities – Mortgage or rent expenses: g the number of people you entered in line 5, l for your county for mortgage or rent expense average monthly payment for all mortgages a home.  alculate the total average monthly payment, a actually due to each secured creditor in the 6  | fill in the dollar amount es. and other debts secured by   | _\$   | <u>31,289.00</u>  |  |
| and utilities – Mortgage or rent expenses: g the number of people you entered in line 5, l for your county for mortgage or rent expense average monthly payment for all mortgages  | fill in the dollar amount es.  | <u>.</u> \$   | 51 <u>,289.00</u>   |  |
| and utilities – Mortgage or rent expenses:<br>g the number of people you entered in line 5,  | fill in the dollar amount  | <u> </u>  | 51,289.00   |  |
| · · · · · · · · · · · · · · · · · · ·  | and operating expenses.  |   |   |  |
| amount listed for your county for insurance a  | and operating expenses.  |   |   |  |
| and utilities – Insurance and operating expe   | enses: Using the number of pe  |   |   | \$605.00                               |
|  |  |   |   |  |
| d utilities – Mortgage or rent expenses  |  |   |   |  |
| ·  | ses  |   |   |  |
|  | ram has divided the IRS Loca   | I Standard for hous   | sing for  |  |
| You must use the IRS Local Standards to a  | answer the questions in lines 8  | 3-15.   |   |  |
| Auu iiiles / C aliu / i.   |  |   | Copy nere →   |  |
|  |  | ı   | \$93.00 Cany have   | \$83.00                                |
| ototal. Multiply line 7d by line 7e.   | \$0.00   | Copy  | +\$0.00   |  |
|  | <del></del>  |   |   |  |
|  | \$450.00   |   |   |  |
| ototal. Multiply line 7a by line 7b.   | \$83.00  | here →  | <u>\$83.00</u>  |  |
| mber of people who are under 65  | X <u>1</u>   | Conv  |   |  |
| -of-pocket health care allowance per person  | <u>\$83.00</u>   |   |   |  |
| vho are under 65 years of age  |  |   |   |  |
| rr c   | rof-pocket health care allowance per person ober of people who are under 65 total. Multiply line 7a by line 7b.  The are 65 years of age or older of-pocket health care allowance per person ober of people who are 65 or older total. Multiply line 7d by line 7e.  Add lines 7c and 7f | rof-pocket health care allowance per person  sber of people who are under 65  total. Multiply line 7a by line 7b.  sber of people who are older  rof-pocket health care allowance per person sber of people who are 65 or older  total. Multiply line 7d by line 7e.  should lines 7c and 7f.  You must use the IRS Local Standards to answer the questions in lines 8 mation from the IRS, the U.S. Trustee Program has divided the IRS Local poses into two parts:  diutilities – Insurance and operating expenses diutilities – Mortgage or rent expenses questions in lines 8-9, use the U.S. Trustee Program chart. To find the classical poses in the control of the classical poses in the control of the classical poses. | rof-pocket health care allowance per person nber of people who are under 65  total. Multiply line 7a by line 7b.    \$83.00 | The process of people who are under 65 |

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| or 1 | Jorge      |             | Degument Page 6 of 11 |  | Case number (if known) |  |  |
|------|------------|-------------|-----------------------|--|------------------------|--|--|
|      | First Name | Middle Name | Last Name             |  | ,                      |  |  |

| 11. | Local transportation expenses: Check the number   | er of vehicles for which you   | u claim an ow      | nership or operating expense.                     |          |
|-----|---|--------------------------------|--------------------|---|----------|
|     | 0. Go to line 14.   |                                |                    |   |          |
|     | 1. Go to line 12.   |                                |                    |   |          |
|     | 2 or more. Go to line 12.   |                                |                    |   |          |
| 2.  | <b>Vehicle operation expense:</b> Using the IRS Local S expenses, fill in the <i>Operating Costs</i> that apply for   |                                |                    | , ,   | \$285.00 |
| 3.  | <b>Vehicle ownership or lease expense:</b> Using the IF vehicle below. You may not claim the expense if you not claim the expense for more than two vehicles. | ou do not make any loan o      |                    |   |          |
|     | Vehicle 1 Describe Vehicle 1: 2023 Test   | a Motors Model 3               |                    |   |          |
|     | 13a. Ownership or leasing costs using IRS Local \$  | Standard                       |                    | \$619.00  |          |
|     | 13b. Average monthly payment for all debts secure   |                                |                    |   |          |
|     | Do not include costs for leased vehicles.   | •                              |                    |   |          |
|     | To calculate the average monthly payment he<br>amounts that are contractually due to each something after you file for bankruptcy. Then div                   | ecured creditor in the 60      | II                 |   |          |
|     | Name of each creditor for Vehicle 1   | Average monthly payment        |                    |   |          |
|     | Heights Community Fcu   | \$654.00                       |                    |   |          |
|     |   | _ +                            |                    |   |          |
|     | Total average monthly paymen  | <b>\$654.00</b>                | Copy<br>here →     | - <b>\$654.00</b> Repeat this amount on line 33b. |          |
|     | 13c. Net Vehicle 1 ownership or lease expense   |                                |                    | \$0.00 Copy net Vehicle 1                         |          |
|     | Subtract line 13b from line 13a. If this numbe  | r is less than \$0, enter \$0. |                    | expense here →                                    | \$0.00   |
|     | Vehicle 2 Describe Vehicle 2:   |                                |                    |   |          |
|     | 13d. Ownership or leasing costs using IRS Local S   | Standard                       |                    |   |          |
|     | 13e. Average monthly payment for all debts secure   |                                |                    |   |          |
|     | Do not include costs for leased vehicles.   | 5                              |                    |   |          |
|     | Name of each creditor for Vehicle 2   | Average monthly payment        |                    |   |          |
|     |   | _                              |                    |   |          |
|     |   | _ +                            |                    |   |          |
|     |   |                                | Сору               | Repeat this amount                                |          |
|     | Total average monthly paymen  | nt                             | here $\rightarrow$ | on line 33c.                                      |          |
|     | 13f. Net Vehicle 2 ownership or lease expense   |                                |                    | Copy net Vehicle 2                                |          |
|     | Subtract line 13e from 13d. If this number is I   | ess than \$0, enter \$0        |                    | expense here $ ightarrow$                         |          |
| ŧ.  | Public transportation expense: If you claimed 0 variansportation expense allowance regardless of  |                                |                    |   |          |
| 5.  | Additional public transportation expense: If you public transportation expense, you may fill in what IRS Local Standard for <i>Public Transportation</i> .    |                                |                    |   | \$215.00 |

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Jorge Last Name First Name Middle Name

Case number (if known) \_

|     | her Necessary<br>penses  | In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.   |            |
|-----|--|---|------------|
| 16. | social security taxes, a<br>you expect to receive<br>that is withheld to pay         | hly amount that you actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount for taxes. tate, sales, or use taxes.   | \$1,680.89 |
| 17. | uniform costs.   | ns: The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and its that are not required by your job, such as voluntary 401(k) contributions or payroll savings.  | \$0.00     |
| 18. | include payments that  | otal monthly premiums that you pay for your own term life insurance. If two married people are filing together, you make for your spouse's term life insurance. ms for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance   | \$0.00     |
| 19. | spousal or child suppo   | ents: The total monthly amount that you pay as required by the order of a court or administrative agency, such as ort payments.  nts on past due obligations for spousal or child support. You will list these obligations in line 35.  | \$0.00     |
| 20. |  | monthly amount that you pay for education that is either required:  | \$0.00     |
|     | <ul><li>as a condition for y</li><li>for your physically</li></ul>                   | our job, or or mentally challenged dependent child if no public education is available for similar services.  |            |
| 21. |  | nonthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool. nts for any elementary or secondary school education.  | \$0.00     |
| 22. | health and welfare of your only the amount that is                                   | e expenses, excluding insurance costs: The monthly amount that you pay for health care that is required for the you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include s more than the total entered in line 7.  Insurance or health savings accounts should be listed only in line 25.  | \$0.00     |
| 23. | dependents, such as p<br>necessary for your her<br>employer.<br>Do not include payme | and telephone services: The total monthly amount that you pay for telecommunication services for you and your pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent alth and welfare or that of your dependents or for the production of income, if it is not reimbursed by your onts for basic home telephone, internet or cell phone service. Do not include self-employment expenses, such as 5 of Form 122C-1, or any amount you previously deducted. | + \$200.00 |
| 24. | Add all of the expens<br>Add lines 6 through 23                                      | es allowed under the IRS expense allowances. 3.   | \$3,876.89 |
|     | Iditional Expense  | These are additional deductions allowed by the Means Test.  Note: Do not include any expense allowances listed in lines 6-24.   |            |
| 25. | Health insurance, dis insurance, and health  | ability insurance, and health savings account expenses. The monthly expenses for health insurance, disability savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.   |            |
|     | Health insurance   | <u>\$183.78</u>   |            |
|     | Disability insurance   | <u>\$0.00</u>   |            |
|     | Health savings accou   | unt + <u>\$0.00</u>   |            |
|     | Total  | \$183.78 Copy total here →  | \$183.78   |
|     | Do you actually spend  | this total amount?  |            |
|     | ☐ No. How much do  | you actually spend?   |            |
| 26. | Continuing contribution The actual monthly exill, or disabled member                 | ions to the care of household or family members.  spenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically are of your household or member of your immediate family who is unable to pay for such expenses. These expenses to an account of a qualified ABLE program. 26 U.S.C. § 529A(b).  | \$0.00     |
| 27. | family under the Famil   | mily violence. The reasonably necessary monthly expenses that you incur to maintain the safety of you and your ly Violence Prevention and Services Act or other federal laws that apply. t keep the nature of these expenses confidential.  | \$0.00     |

Case 25-10844 Doc 4 Filed 02/28/25 Entered 02/28/25 16:33:10 Desc Main Page 8 of 11 Deguene nt Debtor 1 Jorge Case number (if known) -First Name Middle Name Last Name 28. Additional home energy costs. Your home energy costs are included in your insurance and operating expenses on line 8. If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in \$0.00 the excess amount of home energy costs You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary. Education expenses for dependent children who are younger than 18. The monthly expenses (not more than \$189.58\* per child) \$0.00 that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school. You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23. \* Subject to adjustment on 4/01/25, and every 3 years after that for cases begun on or after the date of adjustment. \$0.00 30. Additional food and clothing expense. The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards. To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office. You must show that the additional amount claimed is reasonable and necessary. Continuing charitable contributions. The amount that you will continue to contribute in the form of cash or financial instruments to a + \$0.00 religious or charitable organization. 11 U.S.C. § 548(d)3 and (4). Do not include any amount more than 15% of your gross monthly income. 32. Add all of the additional expense deductions. \$183.78 Add lines 25 through 31. **Deductions for Debt Payment** For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e. To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60. Average monthly payment Mortgages on your home \$2,959.00 33a. Copy line 9b here ..... Loans on your first two vehicles \$654.00 33b. Copy line 13b here ..... 33c. Copy line 13e here ...... 33d. List other secured debts: Does payment Name of each creditor for other Identify property that secures the secured debt include taxes or insurance? 🔲 No ∟l Yes ☐ No ☐ Yes ☐ No

33e. Total average monthly payment. Add lines 33a through 33d. .....

☐ Yes

\$3,613.00

Copy total

here→

\$3,613.00

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| or 1 | Jorge      |             | D <b>egume</b> nt | Page 9 of 11 | Case number (if known) |  |
|------|------------|-------------|-------------------|--------------|------------------------|--|
|      | First Name | Middle Name | Last Name         |              | ,                      |  |

| 34.   | Are any debts that you listed in lin support or the support of your dep  |  | residence, a vehicl                           | e, or other pro                     | operty necessary for   | your                    |               |
|-------|--|--|---|-------------------------------------|------------------------|-------------------------|---------------|
|       | ☐ No. Go to line 35.   |  |   |                                     |                        |                         |               |
|       | Yes. State any amount that you possession of your property (cal  | must pay to a creditor, in addition led the cure amount). Next, divi | on to the payments<br>ide by 60 and fill in t | listed in line 3<br>the information | 3, to keep<br>n below. |                         |               |
|       | Name of the creditor   | Identify property that secures the debt                              | Total cure amount                             |                                     | Monthly cure amount    |                         |               |
|       |  |  |   | ÷ 60 =                              |                        |                         |               |
|       |  |  |   | ÷ 60 =                              |                        |                         |               |
|       |  |  |   | ÷ 60 =                              | +                      |                         |               |
|       |  |  |   | Total                               | \$0.00                 | Copy total here →       | \$0.00        |
| 35.   | Do you owe any priority claims—s bankruptcy case? 11 U.S.C. § 507  |  | pport, or alimony-                            | -that are pas                       | t due as of the filing |                         |               |
|       | ✓No. Go to line 36.  |  |   |                                     |                        |                         |               |
|       | Yes. Fill in the total amount of al those you listed in line 19.   | of these priority claims. Do not                                     | t include current or                          | ongoing priori                      | ty claims, such as     |                         |               |
|       | Total amount of all past-du  | e priority claims  |   |                                     |                        | ÷ 60                    |               |
| 36.   | Projected monthly Chapter 13 plan  | n payment  |   |                                     | \$0.00                 |                         |               |
|       | Current multiplier for your district<br>United States Courts (for district<br>United States Trustees (for all of | s in Alabama and North Carolin                                       |   |                                     |                        |                         |               |
|       | To find a list of district multipliers the separate instructions for this office.                                |  |   |                                     | ×9.40%                 |                         |               |
|       | Average monthly administrative   | expense  |   |                                     | \$0.00                 | Copy<br>total<br>here → | <u>\$0.00</u> |
| 37.   | Add all of the deductions for debt   | payment. Add lines 33e through                                       | h 36.   |                                     |                        |                         | \$3,613.00    |
| Total | Deductions from Income   |  |   |                                     |                        |                         |               |
| 38.   | Add all of the allowed deductions.   |  |   |                                     |                        |                         |               |
|       | Copy line 24, All of the expenses at   | llowed under IRS expense allov                                       | vances  |                                     | \$3,876.89             |                         |               |
|       | Copy line 32, All of the additional ex   | kpense deductions  |   |                                     | <u>\$183.78</u>        |                         |               |
|       | Copy line 37, All of the deductions  | for debt payment   |   |                                     | + \$3,613.00           | Conv                    |               |
|       | Total deductions   |  |   |                                     | \$7,673.67             | Copy<br>total<br>here → | \$7,673.67    |
|       |  |  |   |                                     |                        |                         |               |

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| Debtor 1 | Jorge      |             | Document  | Page 10 of 11 | Case number (if known) |  |
|----------|------------|-------------|-----------|---------------|------------------------|--|
|          | First Name | Middle Name | Last Name |               | ,                      |  |

| So Copy your total current monthly income from line 14 of Form 122C-1. Chapter 13 Statement of Your Current Monthly income from line 14 of Form 122C-1. Chapter 13 Statement of Your Current Monthly income or caceive for support for dependent children. The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 122C-1. Chapter or disability payments for a dependent child, reported in Part I of Form 122C-1. Chapter or disability payments for such child.  41. Fill in all qualified retirement deductions. The monthly total of all amounts that your expended for such child.  41. Fill in all qualified retirement deductions. The monthly total of all amounts that your employer withheld from wages als contributions for qualified retirement plans, as specified in such that the payments of such that the special circumstances is a specified in 11 U.S.C. § 382(b)(19).  42. Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A). Copy line 38 here \$7,673.67  43. Deduction for special circumstances. If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses.  44. Total adjustments. Add lines 40 through 43. Amount of expenses  45. Calculate your monthly disposable income under § 1325(b)(2). Subtract line 44 from line 39.  46. Calculate your monthly disposable income under § 1325(b)(2). Subtract line 44 from line 39.  47. Change in Income or Expenses.  48. Change in income or expenses. If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your beninting the payment of the increase of line provided your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increase of line provided concrease?  4. I   | Par | t 2: Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)  |  |                 |                    |
|---|-----|---|--|-----------------|--------------------|
| The monthly average of any child support payments, foster care payments, or disability payments for a dependent full, reported in Part I of Form 122C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child.  41. Fill in all qualified retirement deductions. The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 354(b)(7) but all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 354(b)(7) but all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 354(b)(7) but all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 354(b)(7) but all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 354(b)(7) but all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 354(b)(7) but all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 354(b)(7) but a special circumstances and their expenses and you have no reasonable alternative, describe the special circumstances and their expenses.  Describe the special circumstances  Amount of expense  44. Total adjustments. Add lines 40 through 43  | 39. |   |  |                 | \$6,664.73         |
| employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 362(b)(19).  42. Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A). Copy line 38 here \$7,673.67  43. Deduction for special circumstances. If special circumstances plustify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and their expenses. Pour must give your case trustee a detailed explanation of the special circumstances and their expenses. Describe the special circumstances  Describe the special circumstances  Amount of expense  Amount of expense  Amount of expense  Copy here + \$0.00  Copy here + \$0.00  \$8,340.31  Copy here - \$8,340.31  Copy | 40. | The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 122C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be  | /<br>n   | <u>.00</u>      |                    |
| 43. Deduction for special circumstances. If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case frustee a detailed explanation of the special circumstances and documentation for the expenses.  Describe the special circumstances  Amount of expense  Amount of expense  44. Total adjustments. Add lines 40 through 43  | 41. | employer withheld from wages as contributions for qualified retirement plans, as specif 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as   |  | <u>.64</u>      |                    |
| and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.  Describe the special circumstances  Amount of expense  +  | 42. | Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A). Copy line 38 here   | <b>→</b> \$7,673                               | <u>.67</u>      |                    |
| Total \$0.00 Copy here + \$0.00  44. Total adjustments. Add lines 40 through 43   | 43. | and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special  | oses   |                 |                    |
| 44. Total adjustments. Add lines 40 through 43  |     | Describe the special circumstances Amount of expense  |  |                 |                    |
| 44. Total adjustments. Add lines 40 through 43  |     | +   | ere  |                 |                    |
| 45. Calculate your monthly disposable income under § 1325(b)(2). Subtract line 44 from line 39.  Part 3: Change in Income or Expenses  46. Change in income or expenses. If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.  Form Line Reason for change Date of change Increase or decrease?  □ 122C-1 □ Increase □ Decrease □ Decrease □ Increase □ In   |     | Total\$0.00 →   |  | <u>0</u>        |                    |
| Part 3: Change in Income or Expenses.  46. Change in income or expenses. If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.  Form Line Reason for change Date of change Increase or decrease?  122C-1  | 44. | Total adjustments. Add lines 40 through 43  | \$8,340.                                       | <u>31</u> Cop   | y here →\$8,340.31 |
| 46. Change in income or expenses. If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.  Form Line Reason for change  Date of change Increase or decrease?  Increase  | 45. | Calculate your monthly disposable income under § 1325(b)(2). Subtract line 44 from  | line 39.                                       |                 | (\$1,675.58)       |
| changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.  Form Line Reason for change  Date of change Increase or decrease?  Increase  Increase  Decrease  Increase  | Par | t 3: Change in Income or Expenses   |  |                 |                    |
| 122C-1  | 46. | changed or are virtually certain to change after the date you filed your bankruptcy petit case will be open, fill in the information below. For example, if the wages reported increpetition, check 122C-1 in the first column, enter line 2 in the second column, explain when the second column, explain when the second column is the second column. | ion and during the tine ased after you filed y | ne your<br>your |                    |
| ☐ 122C-1 ☐ Increase ☐ Decrease ☐ 122C-1 ☐ Increase ☐ I   | F   | orm Line Reason for change  | Date of change                                 |                 | Amount of change   |
| ☐ 122C-1 ☐ Increase   | _   |   |  |                 |                    |
|   | _   |   |  |                 |                    |
|   | ō   |   |  | _               |                    |

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Debtor 1 **Jorge** Last Name First Name Middle Name

Case number (if known) -

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Jorge Figueroa

Signature of Debtor 1

Date 02/28/2025 MM/ DD/ YYYY